

UTILITY PATENT APPLICATION

04/26/99
U.S. PTO
6391

HONORABLE COMMISSIONER OF
PATENTS AND TRADEMARKS
Washington D.C. 20231

Case Docket No. 33500-030
File No. (20619)
Client Ref. QUICKREMIT

JJC525 U.S. PTO
09/298889

04/26/99


Sir:

Transmitted herewith for filing is the patent application of

INVENTOR(S): Ravi Ganesan

FOR: ELECTRONIC BILL PRESENTMENT AND/OR PAYMENT CLEARINGHOUSE

Enclosed are:

- 57 pages of specification, claims, abstract
- Declaration & Power of Attorney.
- Priority Claimed
- 15 sheets of informal drawing.
- An assignment of the invention to _____
and the assignment recordation fee.
- Certified copy of _____
- An associate power of attorney.
- Information Disclosure Statement, Form PTO-1449 and reference.

LALOS & KEEGAN



Alfred A. Stadnicki
Registration No. 30,226

1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20006-3404
Telephone (202) 887-5555
Facsimile (202) 296-1682
Date: April 26, 1999